### Doc#:18-1, Filed: 03/23/2005 Page 1 of 6 Case:04-13723-jcs

#### SETTLEMENT STATEMENT

TOTAL PAID BY/FOR

avious Edition is Obsolete

) CASH AT SETTLEMENT FROM TO BORROWER: Gross knount due tran barrows: (fine 12d)

1. Less amount paid by for porrower (one \$20). 1 CASH ( FROM, ( TO) BORROWER: ▶

Erban Development			WHEN - WHITE THE TAX TO THE TAX T	
Spe of Loan	i Fire No. State	C Loan Number	S Managage trausance	Class teurnass:
T FHA 2 T FmHA 3 T Conv I VA 4 T Conv Ins	tinns 04-50]3	0 027904174		
and by the settleme they are shown here	nt agent are shown. I for informational purps	ement of actual settlem tems marked ('p.o.c.)' w ses and are not include	rore paid bulsidi	ounts paid to e the closing
AME OF BOARDWER Andres N CORRES OF BOARDWEA 1604 Bill	icole Matkovic tmore Blvd, Lansing, Hi 4	6904		
	abuke, Jr. man Road, Beaverton, MI 4	<b>8612</b>		
	gage, Inc. n Street, Irvane, CA 92514			
PROFERTY LOCATION. 2376 Wile	man Road, Beaverton, Michi	gan 46612		
BETTLEMENT AGENT: Might gan PLACE OF SETTLEMENT: 544 Cher	Title bourg Br., Suite 100, Lans	ing, Mi, 48917		
SETTLEMENT DATE: 03/31/20	DISBURSEM	NT DATE: 03/31/2004	PRURATION D	ATE: 03/31/2004
Convact sale price Personal property Settlement charges to borrower: (from size 1400)  LE JUSTMENTS FOR ITEMS PAID BY SELLES Only/Town taxes to Assessments to  County taxes to Assessments to  County taxes to Assessments to	110,000,00 3,606.00	) 401, Contract sale price 402, Personal property	Y SELLES IN ADVANCE: 15 10 10	110,000.00
DAMOUNTS PAID BY OR IN DEHALE	· · · · · · · · · · · · · · · · · · ·	500, REDUCTIONS IN AMOUNT	DUE TO SELLER:	
Deposit or earnest money		501. Excess depositisee instruction 502. Sediament charges to seller/it		29,737.0
t Princips amount of new loan(s) t Existing loan(s) taken subject to c Broker Credit		503 Existing loan(s) taken subject 0 504 Payor of first mongage loan	to Homecopings	51,069.7
CONSTMENTS FOR ITEMS UNPAID BY CONSTITEMS UNPAID BY CONSTITEMS BASES TO COUNTY BASES TO COUNTY BASES TO	SELLER.	505. Payoff of second mortgage to 506. 507. 508. 509. ADJUSTMENTS FOR ITEMS 1 510. County laxes	unpaid by Sellea, to to	
: Assessments to s Tax Promation 1/1/04-3/31/04 s Salter held 2nd s Seller Paid Closing Easts	16,500.0	\$10 Assessments 0 51a. Yax Profision 1/1/04-: 0 51a. Seller held 2nd 9 515 Seller Pand Closing Co 516.		06%.3 16,000.0 3,606.0

519

110,237.19

520, TOTAL REDUCTIONS

IN AMOUNT DUE SELLER 600, CASH AT SETTLEMENT TO/FROM SELLER:
113, 500, 09 601 Gross amount due to selber (and 470)
110, 217, 19 602 Less total reductions in amount due selber (and 570)

3,368.90 603. CASH ( TO) ( TROM) SELLER:

101,163.92

110,000.00 101,163.91

	SETTLEMENT CHARGES		
S TOTAL	MCREANAGA CARACARE AND	PAID FROM BORROWER'S	PAID FROM SELLER'S
Patrice	BASED ON PRICE © "** ON OF COMMISSION (LINE 700) AS FOLLOWS:	FUNDS	FUNDS
1. 3	CALLY CONTRACTOR AND	AT SETTLEMENT	AT SETTLEMENT
2 5	ta	351165716141	01.77277277
3. Comm	sion paid at settement		
34.	POC POC		
arries derai bitake educatici deser	PATABLE IN CONNECTION WITH LOWIN	1,000.00	·
Di loand D2. Loand	ACCURACY.		
	Reinbold and Assoc. Inc.	250.00	
34. Diedit	#	16.00	
	s transection fee		
05. Mortge	ge insurance application fee to		
07. Assum		70,00	
	ervice Fee to BNC Mortgage, Inc. Certification Fee to BNC Mortgage, Inc.	17.00	
	rs Processing Fee to BNC Montgage, Inc.	699.00	
	rs Processing Fee to Charter Funding	600.00	
	r Fee paid by Lender to Charter Funding 880,00		
13.	The second secon		
DO. ITEM	S REQUIRED BY LENDER TO BE PAID IN ADVANCE:	18.09	
O1; Interes		,4.53	
*	ge insurance premium for this to Fatth Bareau	617.00	
	I finaurance premium for 1 yes, to 1 farm Saveau		
994. Flood 995.	insurance premium spi y as sv		
	RVES DEPOSITED WITH LENDER:		g2004.04##############################
001. Hazer		· ·	
oor Meng	ge insurance months @ \$ per month		
001. City p	aperty faxes months 및 \$ per month		wood to the
	y property taxes increase \$ pet (host)	The state of the s	
	askesprents   monitor 位 per month  Profestion   months 位 per month		
1006 Tax 1007.	months (£ per month)		
1008.	morths @ \$ per month		Accessed, commence and commence to
1100. TITL	CHARGE	·	T 250.0
1101. S∗me	ment or closing fee to Michigan Title		1
	kai or ille semath to		
	wartiferation to		
	ssuranne binder 10 https://depension.ic		
1106 Note			
1107 Alton			
. ikich	les above ilem rounbers	190.03	\$21.0
1108 Tibe		124.04	~~ * * * *
	tes above tien numbers it's coverage \$ 110,000,00 ( 1190,00)	1	al property of the second of t
	GLILLIII - 110 695 05 / 1471 501		
titt Cour	The state of the s	25.00	10.0
1112 E-Ma		25.00	See Control
1143.			AND THE RESERVE THE PROPERTY OF THE PROPERTY O
1200, GOV	ERNMENT RECORDING AND TRANSFER CHARGES:	7.00	eregger voor <del>en annouer van de</del> re besteelte ver verste delte
1231. Read	Ging fees. Deed \$ 15.00 : Mortgage \$ 65.00 ; Reineses \$	£0.00	101.0
	Deurly tax (stemps: Deed \$ 12).00 (Mortgage \$ tax (stemps: Deed \$ 225.00 (Mortgage \$		\$25.0
1203. State 1204	tax/stambs. Deed \$ 825.00 (Mostgegr \$	-	
1205.			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	TIONAL SETTLEMENT CHARGES: 20.000 Post of the control of the contr		
1301. Surv	A Section of the sect	#	
:302. Pest	napestan ta	-	AND PORCE
1303. Proj	erty Management — to Premiere Property investment		JE.000.35
1304.		*	
1305.			<b>£</b>
1306.			The company of the co
1307			900
130 <b>8</b> 1309		7	

	at i i i timi	COL LIMINUES			
C TOTAL SALESIBADIZERS COMMISSION BASED ON PRICE	\$	€ <b>%</b> *	management (vide) (vide)	PAID FROM BOAROWER'S	PAID FROM SELLER'S
DIVISION OF COMMISSION (LINE	700) AS FOLLOWS:			runas	#UND\$
, 3· to				SETT_EMENT	SETTLEMENT.
. 5					
. Commission paid at settlement			***************************************		
OLITEMS PAYABLE IN CONNECTION	WITH FOANS SEE	<del>nd francis i november (1 dels princis del como l</del> ibro) per anno lan que est del proceso de l'anno con l'an	בונית		
Loan origination tee	% Charter Funding	· · · · · · · · · · · · · · · · · · ·			•
Lizan discours	%				
3. Appraisal fee to	Reinbold and As	soc, inc.			
Credit report to.	Charter funding	į.	and the second		
Lenger's inspection fee					
Mongage insurance application les to					
7. Assumption lee	1 6317 31mut at 65	1 **			
8. Tax Service Fee	to BNC Hortgage. to BNC Hortgage,				
9. Flood Certification fee	to BMC Mortgage,				
<ul> <li>Lenders Processing for</li> <li>Brokers Processing Fet</li> </ul>	to Charter Funding			Kanada kanad	\$
1. Brokers Processing Fee 20: ITEMS REQUIRED BY LENDER TO					
1. Interest from 03/31/2004 to	04/01/2004 @ \$	16.0900 'd#Y			
Mortgage insurance premium for	mos. 10				Service Control of the Control of th
3). Hazard insurance premium for	l yrs. to Farm Bureau			C. Carriera C. Car	
4. Blood Insurance Premium for	ycs. 10			<b>W</b>	
OS.	NOTES.	**************************************			The second secon
000, RESERVES DEPOSITED WITH LE	rionins @ \$	ce: month	······································		
001. Hazard insurance	months € \$	ger month			
202. Mortgage Insurance	months & \$	per month			and the second s
203. City property taxes 204. County property laxes	months & \$	per (nonth		<b>Stor</b> 20. 20.	
005. Annual essessments	months & \$	per month			
DOM. Tay Protation	months 🕸 🕏	per month			
<b>2</b> 7.	mondus @ \$	per month			
XX4.	R & artinom	Dec 12/2-41	entral secretarion de la company de la c	2 	<u></u>
TIDO, TITLE CHARGES:		the state of the s		and the second s	1.50.00
	igan Title				
t 102. Abstract or title search to - t 100. Title exactination to					
t 104 Title insurance brider to					
1105. Document preparation to					
1106 Notary feet to					
1107. Anomey's less to		1			
Anchides above dems Numbers	7 7:-Xa				571.0
	igan Title				
foodudes endometronia:  110,00  110,00	0.00 ( \$190.00)			9	
1110 Owner's coverage 5 110,00	and the second s			•	70.0
	to Kichigan Title				2.4.9
1112 E-Mail Fee	te Michigan Intle				
5118.		PA.	and the second s	you go dhe ni a commence of the annual encountries and annual encountries.	Andreas Propoletics of the State of the Angelon State of the State of
1200 GOVERNMENT HECORDING A	NO TRANSFER CHARG	:6:   Ne tases 1			
Tami, Recording fees Deed \$15,00	: Mongage sebluu Tino Mongage			1	121.0
1202 Coylementy mail stomps: Deed \$ 1.1003 State mailstorps: Deed \$ 8.					£IE.
1203 Save ax stemps Gerd \$ 8. 1204	23100				:
\$ 1200K					
1300, ADDITIONAL SETTLEMENT CH	ARGES:	· · · · · · · · · · · · · · · · · · ·	144.660000000000000000000000000000000000		**************************************
1301, Survey to					2,
1302 Pest inspection to					28,600.
1903 Property Management	to Premiere Property	lune francis:			Ober C
1304.					\$ 
1305					
1306 1307					
					20 1731
1400, TOTAL SETTLEMENT CHARGES	(Enter on line 103, Seption 3-	and-the 502, Section KI		> 1	29,737.
1490, TOTAL SETTLEMENT CHARGES There carefully reviewed the HUO-1 Settlem dispursements made on my account or by fi	ent Statement and to the bes	t of my knowledge and be	Gef, it is a true at a a copy of the t	no accurate statement Sta tud-1 Settlement Sta	ternen!
CRADING COMPANY CONTRACTOR CONTRA			La Bert	1	7-3-08
\$1/50 mpc	CHA	- 2004 <u>Cortos (d.</u> Howard Labo	Ke. Jr.	filmman agreement \$ 1887 years of	hage coping people the constraint of the first
tura preser		Server		[**	. new (MONEY)
ीरक २०८७-३ डेक्सक्रमका उक्तासाम्बर अन्तरमानमञ्जून व्रावधानाञ्चत स	a true and accordin account to this to	armestern i filter campad of which	uee stie tomat to be of	ebyreed in accordance man	cres stransvers
Comment of World	b'\	93/31/2004			
Michigan Tille					
<i>f</i>				a base and many accommend. To	p yew, see the 1845 C

MICROSOC TITLE

WARRING TO BE A DESCRIPTION OF THE PROPERTY OF

m :		
TOO TOTAL SALESIBROHER'S COMMISSION  BASED ON PRICE \$ ® %*	MORROLAR PERIMORROLA	PACEPACIA SELVERIS
DIVISION OF COMMISSION (LINE 700) AS FOLLOWS:	FUNDS	50.000 20.000
761 \$ 10	SETTLEMENT	SETTLEMENT
702 <b>S</b> IB		
703. Commission poid at settlement		
704.		
800. ITEMS PAYABLE IN CONNECTION WITH LOAN; NO. 1882 1883		
601. Loan origination tee % Charter Funding	1,000.00	
80% Lean discount %	250.00	
803 Appraisables to: Reincold and Assoc, inc. 804 Credit reports Charter funding	15.00	
805 Lendor's inspection fee		
805 Mortgage insurance application lee to	1	
\$0%. Assumption fee		
808 Tax Service Fee to BNO Mortgage, Inc.	70.00	
aco flood Certification Fee to BNC Mortgage, Inc.	17.00	
810. Lenders Processing Fee to BNC Mortgage, Inc.	599.00	
Bil. Brokers Processing Fee. to Charter funding	\$30.00	
BOO STEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:	18.09	egos esta antigos esta de como esta de esta esta esta esta esta esta esta est
901 Interest from 03/31/2004 to 04/01/2004 @ \$ 18.0930 http://	10.63	
902 Mortgage insurance premium for mos to 903. Hezard insurance premium for 1 yrs. to   farm   Bure au	617.00	
904. Final Insurance Premium for 1 yrs, to 1 arm burgest		
935		
1000, RESERVES DEPOSITED WITH LENDER:	and the second s	
1001. Hazard insurance months (8.5 per month		
1002. Mortgage insurance months @ \$ per months		
1003. City property taxes months (\$ \$ per month		
1004, County property taxes months 중 \$ per month		
1005. Annual assassneeds months @\$ per month.		
1006. Tax Promation months @ \$ permonth		
1007. months @ \$ per month		
1808 mionths (\$ cer month)	Areas and an areas a	energe en energen en de la company de la com
1100, TITLE CHARGES	CARRENT STORM SECTION	
1101. Settlement or closing fee to Michigan Title 1102. Abstract or title search to		
1903. Title examination to		
3/G4. This insurance binder to		
1805. Department preparation to		
1108 Notary lines to		
13G7. Attachey's fees to		
(includes above heins Numbers:	190.06	
CLOS. Dos instrance to Michigan Totle	130,00	
(includes envioration 5 110,000,00 ( \$150,00)		
1110, Owner's coverage \$ 110,000.80 ( \$521.00)		
stin Courier Fee to Michigan Title	75.00	
1812. E-Mark Fee to Machigan Jille	£5.50	
1200, GOVERNMENT RECORDING AND TRANSFER CHARGES:		yregene, <u>transporen</u> ,
1203. Recording fear Dead \$15.00 Mortgage \$65.00 Reseases \$	60.00	
1202, City,country tax \ stamps Deed \$ 121,00 Montgage \$		
1203 State taxheriamps		-
1004 1205		
1205, ADDITIONAL SETTLEMENT CHARGES:		
12D1 Survey to		- day
1992 Enst visipector to		
1302. Property Management Lo Premiera Property Investment		-
1394		
1305		
1306	2	
The state of the s		
4480 TOTAL OFFICE HERE OLIVERATE WAS ALLEGED 2 35 400 Control to	2 202 00	
1498. TOTAL SETTLEMENT CHARGES: (Enter on line 103. Seption Juandaine 5/2, Seption K) >> 1 have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and a	3,606,09	s' responsant
Thank carefully reviewed the HULFT behaviser statement and to the best of my knowledge and beind, a self ordinand a Castimbernepts magge on my accounter by me in this transaction, I further centry that I have received a cody of the HUD	- 1 Settlement Statem	45
- Con res Micco Mathonson		
Angrea Tricale Hatkovic	******	
,		
State	2**	
The HOUS Statement Statement which Compagning as a true and according to the uprescient. There caused as will cause the hords to be district.	eam economice will that the	rg-vg-73
Reflement Agent (03/31/2004)		
Androgan Title		
MARIANO II a a agrilo to homeogry make taise stall-ments be the United Stales on ding or grey street arrived form. Parentes upon assistant and metude a final Section 1001 and Section 1010	and impresented. Let tale	er anne Teler 18 U.S. 1958

بمعيد	CE	I'I EDIS A	MOMO	ana c	DOWE	ו וום פים	THA.	SERIS (	ERTIFICA	TION	2	
	<u>ــن ب</u> ــ	LLENGA	1110101	1000	1 × 🔾 + + + + + +	7 - 11 1 D 1 1 1	J: 157				America Sant	
		STREET, SQUARE, SQUARE										
وفعين	appi's	understand	The Sett	തെന്ന് ദ	coent has	assembled	Bes ?	nformalion	representing	the t	ลทรอสขอก	េរែស

The Seller's and Borrower's/Purchaser's understand the Settement Agent has assembled this information representing the transaction from the best information available from other sources and cannot quarantee the accuracy thereof. Any real estate agent or lender involved may be furnished according to the Settement Sette and Epirower/Purchaser understand that fav and maurance prorations and reserves were based on figures for the preceding sees or supplied to others and a estimates for current year, and in the event of pry phange for current year, all nacessary adjustments must be made between Seter and Purchaser directly.

I thereby authorize the Sathemen' Agent to make expenditures and disturtsements as shown and exprove the same for payment

I have carefully reviewed the HUD-1 Settlement Statement and to the best of knowledge and better, it is a true and accurate statement of all relations and disbutsements made on my account or by me in this transaction. If further pertify that I have received a copy of the HUD-1 Settlement Statement.

DORROWERS/PURCHASERS	SELLERS	
Character Dathouse	Jones of the thely	addina didana ana ana dia many middina and dia and dia ana and ana ana ana ana ana ana ana an
"Midrel Nicole Mathema,"	i boward laguxe, ur. — 💯	
	ergococorron ( er en cife <u>managan de en en en en en en contra en </u>	- periodore commençado de commençados e se algunar e estada en 1600 <mark>albanda por desentar acuale</mark> cción de Calvara.
	Agricon account and the profession of the control o	
######################################	asyn yngydyng Colog (1866) a Chall i Staddioddol o dillain (2000) a renn ngyr, agair ag ag in i an arainn ann an airis colain air.	Managara en el Mario Como de Companio Como Como Como Como Como Como Como Co
AT # TOTAL COLOR C	tradit i Militaria idea est in desendo i i i i i i i i i i i i i i i i i i i	
	one contest to the contest to the section of the contest to the co	
THE CASE OF THE CONTRACT OF TH		
and the second s	Cas contention, in decomposition on photographic stand of economic contents and the assessment and assessment and assessment and assessment and assessment and assessment assess	ann an still the state of the s
		######################################
The MUD-1 Settement Statement which I have prepared is a size and accurate	account of the transaction. There caused or	wil sause the Lores in the eletioner
so additionable with this statement.  Settlement Agency	**	navatzános
SARBANIAN AGANGE AND		332,720,4 30,00,00,00,00,00,00,00,00,00,00,00,00,0

WARNING: It is a stime to knowingly make liver statements to the Limited States on this or any pitter scredar form. Penalties upon conviction can include a few of implicantment. For details see: Title 18 U.S. Code Bestion 1001 and Section 1010.

MICHIGAN TITLE 544 Cherbourg Dr., Suite 100 Lansing, Mi, 48917 (517) 323-4300 Fax (517) 323-9896

#### LEDGER SHEET

Order # 04-50133

Buyer/Seller: Andrea Nicole Mathovic / Howard Labuke, Gr. Property Address: 2376 Wieman Road, Beaverton, Michigan 48612 Brief Legal:

Settlement Date: 03/31/2004 Sales Price: \$110,000.00

Proration Date: 03/31/2004 Loan Amount: \$38,300 00

Print Sate: 03/31/2014 Time: 19:44.20 Page: 1

Closer: Comment:

Bank# 3 (NEW) Mercantile Bank of West Michigan 7161576708

Date	Tran#		Source/Payee	Type	Status	Receipts	Disbursemnts	Balance
03/31/2004 03/31/2004 03/31/2004 03/31/2004 03/31/2004 03/31/2004 03/31/2004 03/31/2004 03/31/2004 03/31/2004	GR GR GR GR GR GR GR GR GR GR GR GR GR G	097888901288 98898901288 98898900128 11004449000000 11006990000000000000000000000000	Charter Funding	Wire CshCk SChk SChk SChk SChk SChk SChk SChk S	NDep NDep NDep Udlind Told Vold Vold Volled Udlind Udlind Udlind Udlind Udlind Udlind	8 <b>807</b> 5.91 5 <b>24</b> 8.90	0 8 8 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
					**	93324.81 -93324.81		
						0.00	0.00	

11,